



wednesday, april 17, 2013

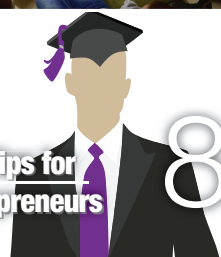
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thecollegian

INDEPENDENT VOICE FOR KANSAS STATE UNIVERSITY



5 must-read tips for student entrepreneurs



VOL. 118 NO. 132

kstatecollegian.com



Tomorrow:
High: 41°F
Low: 29°F



Friday:
High: 50°F
Low: 30°F

02

War of the words
The clash between
greek and non-greek
continues in the Forum

04

To Ware or not to Ware?
One writer says no profit
should be made off of
Kevin Ware apparel

05

Win-drone of opportunity
K-State-Salina to draw up
proposal that could bring
unmanned drones to town

Expert discusses fiscal responsibility



Evert Nelson | Collegian

Before her lecture in Forum Hall, Rachel Ramsey Cruze talks to attendees in the reserved section for students in the group Food for Thought. Cruze, who is the daughter of financial commentator and expert Dave Ramsey, talked Tuesday night about the importance of managing money.

Jeana Lawrence
staff writer

Rachel Ramsey Cruze, financial specialist and daughter of financial guru Dave Ramsey, talked to students about managing their money in Forum Hall Tuesday night. The presentation was part of the Upson Lecture Series hosted by the Food for Thought group.

In her presentation, Cruze targeted college students because of the immense financial opportunities available to students at that point in their lives.

"I just love talking to college students because money is interesting to you right now and you want to learn more about it," Cruze said.

In her presentation, Cruze talked about the various types of debt that a student may have in their life and how to get rid of them. One of the most prominent is credit card debt.

According to Cruze, most credit card companies try to get students to get their cards first because, statistically speaking, the first credit card used by a student is a lifelong commitment. The number one expense that students use credit cards for is food, because students idly swipe their cards without thinking about the consequences.

"If you don't have money, don't buy it," Cruze said. "We all like stuff and it's OK to have nice stuff, but don't let the nice stuff have you."

An alternative to the credit card is to use a debit card. Debit cards are linked directly to a student's checking account and therefore the money the student is spending is their own money. Debit cards also work exactly like credit cards in that students can swipe the card for purchases.

Cruze suggested that students select the credit option instead of the debit option when using a debit card, though, because the credit option will give students the protection of a credit card, in case something happens.

Cruze says that one of the

Police begin investigation of bombing in Boston

Mike Stanton
assistant news editor

According to the Boston Globe, investigators have recovered a circuit board believed to have been used as a detonator and a variety of other bomb components at the scene of Monday's Boston Marathon explosions. Two explosions went off, separated by about 12 seconds and 100 yards, and left three people dead and 176 injured.

The Globe said Tuesday that investigators determined that the bombs were concealed in black duffel bags and consisted of two 6-liter pressure cookers packed with nails, ball bearings and other metal.

President Barack Obama, who will travel to Boston on Thursday morning to attend memorial services, made a statement Tuesday morning at the White House.

"We continue to mobilize all law enforcement resources to protect our citizens and investigate the attack," Obama said, adding that the FBI was investigating the bombing as an act of terror. "We will find whoever harmed our citizens and we will bring them to justice."

Baseball team beats Shockers 4-1, completes season sweep



Jed Barker | Collegian

Senior Jon Davis at bat against Wichita State at Tointon Family Stadium on April 9. In this week's matchup against the Shockers, Davis had three of the team's 13 hits. Sophomore Austin Fisher had three also, followed closely by sophomore Shane Conlon with two.

Programs look to increase student financial literacy

Andy Rao
editor-in-chief

Stability. That's the word that Brandon Jacobs, senior in finance, would use when describing what being financially literate gives him.

"It opens up so many doors and helps you make logical, informed decisions," Jacobs said.

Being financially literate is described by the National Financial Educators Council as, "possessing the skills and knowledge on financial matters to confidently take effective action that best fulfills an individual's personal, family and global community goals."

A 2009 study conducted by the Financial

Industry Regulatory Authority's Investor Education Foundation found that fewer than half of Americans could answer two basic questions about inflation and interest rates. A 2010 study conducted by Northwestern Mutual insurance group backed up this statistic — more than two-thirds of Americans surveyed flunked a financial literacy quiz.

The lack of financial knowledge is a dangerous status quo for American society to accept, and, according to Tomaz Bogovic, peer financial counselor for K-State's Powercat Financial Counseling and senior in economics, this lack of knowledge can drastically affect lives of young Americans.

"Being financially literate is very important to our everyday lives, because financial

issues are often accompanied by stress and relationship issues," Bogovic said. "Early adulthood is very important to our overall financial health, because often, financial issues later in life stem from actions in the past."

As an effort to make these topics more of a priority for Americans, the U.S. Senate officially declared April as National Financial Literacy Month in 2004, as a way to encourage Americans to continue to learn about financial issues.

According to Jodi Kaus, director of PFC, the issues that most students struggle with concern student loans, credit and personal budgeting.

LITERACY | pg. 8

Kansas Department of Agriculture to move to Manhattan

Bridget Beran
contributing writer

Starting in the summer of 2014, the Kansas Department of Agriculture will be making the move from Topeka to Manhattan.

The university said in a statement that the KSU Foundation is developing a new three-story, 50,000-square-foot facility in the Research Park corridor north of campus that will be leased to the department for 20 years.

"Moving to the facility in Manhattan will provide opportunity for us to partner in research with

university professors and provide the students, both graduate and undergrad, the opportunity to gain valuable research experience in issues that are important to state officials," said Mary Geiger, communications director for KSDA and a 2007 K-State graduate in agricultural communications and journalism.

One of the goals of K-State's 2025 plan is to become a leading research university, and KSDA's move to the campus is expected to help make the dream into a reality.

"Part of being a leading research

university is addressing pressing societal issues," said David Lambert, head of the agribusiness and agricultural economics departments. "Building collaborative ties with KSDA will increase these opportunities."

Opportunities for students to work on research in collaboration with the KSDA in areas such as food security, water use and environmental management are benefits Lambert hopes to see as a result of the move.

According to Geiger, with the end of KSDA's lease drawing near, the secretary of agriculture began

looking into potential new homes for the department. Over 40 proposals from different towns across Kansas were reviewed before they decided on Manhattan.

"You really can't look at the future of agriculture in Kansas without looking at Manhattan," Geiger said.

Representatives from KSDA discussed the move during last week's Student Senate meeting.

"I think the move continues to solidify Manhattan as the 'ag capital' of Kansas and as a major player

KSDA | pg. 5

Spencer Low
staff writer

A week ago, K-State needed a late-game surge to pull out a walk-off win over Wichita State. The Wildcats needed no such heroics Tuesday night in Wichita, defeating the Shockers 4-1 to complete a two-game series sweep for the season. K-State's record jumped to 27-11, while the Shockers fell to 21-17.

The Wildcats jumped out to an early 3-0 lead in the top of the first inning thanks to a three-run homer by junior Jared King, his fifth on the season. The home run was his second in as many games, and boosted the senior center fielder to a team-leading 31 RBIs on the season.

K-State's offense continued their hot streak from the weekend, finishing with 13 hits, including three each from senior

BBALL | pg. 4



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5 Spigot
8 Jet forth
12 Cruising
13 Court
14 Baserunner's goal
15 Locale for a 1920s "sitting" fad
17 Settled down
18 Kingdom near Fiji
19 Creators
21 "Carmina Burana" composer
24 Directory data (Abbr.)
25 Humorous utterance
28 Temporary gift
30 Scot's hat
33 Illustrations
34 Flower of New Mexico
35 "I — Camera"

36 Lingerie item
37 Physical
38 Vivacity, in music
39 Genetic letters
41 Ogler's look
43 Jungle expedition
46 Romantic dance
50 Send out
51 Worm holder
54 Leftovers
55 To and —
56 Writer Angelou
57 Wan
58 Evergreen type

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2 Norway's capital
3 Slender
4 Housefly larva
5 Pair
6 "You've got mail" co.
7 Verse
8 Drum
9 Directing principle
10 Eastern potentate
11 Drenches
16 Standard

20 Pavlova or Paquin
22 Change
23 Central
25 Poke
26 Blunder
27 Beachcomber's find
29 Top
31 Parisian pal
32 Name in China's history
34 Calendar quota
38 Lullaby composer
40 Smartly dressed
42 Biblical verb suffix
43 Anti-toxins
44 Iowa city
45 Dubious
47 Ark builder
48 "The Naked Maja" artist
49 Suitable
52 Anger
53 Piglet's mom

Solution time: 21 mins.

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Yesterday's answer 4-17

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4-17 CRYPTOQUIP

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I J Y N M J E J M M F D I J B K . C J ' A

R H V R S K D R T J N A A X C N P X J K .

Yesterday's Cryptoquip: UNUSUAL NOVELTY MESSAGE THAT'S DELIVERED BY GEORGE AND BARBARA BUSH'S DOG: A MILLIE-GRAM.

Today's Cryptoquip Clue: A equals D

THE BLOTTER
ARREST REPORTS

Monday, April 15
Herman Allen Dinger, of St. George, Kan., was booked for driving with a canceled, suspended or revoked license. Bond was set at \$1,500.
Kelechi Eze Agbor, of the 900 block of Sunset Avenue, was booked for failure to appear. No bond was listed.
Jesse James Fox, of the 400 block of Redwood Place, was booked for unlawful possession of hallucinogens and use or possession of drug paraphernalia. Bond was set at \$2,500.
Michael Anthony Scott, of Topeka, was booked for probation violation. Bond was set at \$1,500.

Tuesday, April 16
Willie Joe Hegwood, of the 1900 block of Lincoln Drive, was booked for driving under the influence. Bond was set at \$750.

compiled by Katie Goerl

THE FOURUM ©
785-260-0207

The Fourum is a quirky view of campus life in voices from the K-State community. Positive and humorous comments are selected for publication by the Collegian marketing staff.

I love KSU even more than the next guy, so please stop voting for the "Family" ICAT shirts. The student section deserves better.


To the dorm star: Most of the fraternity average cost on campus is cheaper than the dorms. And we don't have to move all our stuff out at the end of the semester.

I just want validation of being in a frat ... Please! Give it to me!

Greeks of the Fourum, lend me your ears. If we keep this civil, witty, and hilarious, there's no way we can be defeated. We, the few, have the strongest of bonds; humor. Let's get it on!

I miss the days of HvZ. Nothing like a nerf blaster and trying to make it to class without running into zombies. Thanks greeks for banning us.

You pay to live in the dorms too, you just don't have any friends due to your skinny jeans and overly large beanie.



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In both the economy and in the Fourum, war time gives a temporary boost; that's exactly what needs to happen here.

It is a common misconception that greeks buy their friends; in reality they only lease them because you don't have them after graduation. I did not want to jump in this debate but I cannot stop my hilarriousness ... or my ego.

Editor's note: To submit your Fourum contribution, call or text 785-260-0207 or email thefourum@kstatecollegian.com. Your email address or phone number is logged but not published.

Logan's Run | By Aaron Logan

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The Collegian welcomes your letters. We reserve the right to edit submitted letters for clarity, accuracy, space and relevance. A letter intended for publication should be no longer than 350 words and must refer to an article that appeared in the Collegian within the last 10 issues. It must include the author's first and last name, year in school and major. If you are a graduate of K-State, the letter should include your year(s) of graduation and must include the city and state where you live. For a letter to be considered, it must include a phone number where you can be contacted. The number will not be published. Letters can be sent to letters@kstatecollegian.com.

Letters may be rejected if they contain abusive content, lack timeliness, contain vulgarity, profanity or falsehood, promote personal and commercial announcements, repeat comments of letters printed in other issues or contain attachments.

The Collegian does not publish open letters, third-party letters or letters that have been sent to other publications or people.

CORRECTIONS

If you see something that should be corrected or clarified, call managing editor Darrington Clark at 785-532-6556 or email news@kstatecollegian.com.

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All weather information courtesy of the National Weather Service. For up-to-date forecasts, visit nws.noaa.gov.

KenKen | Medium

Use numbers 1-4 in each row and column without repeating. The numbers in each outlined area must combine to produce the target number in each area using the mathematical operation indicated.

1-		8*	
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2/		3-	3
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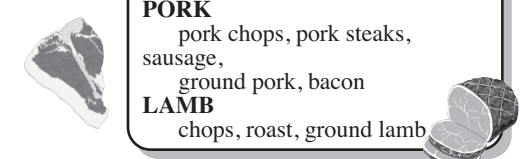


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Common interests, humor mark Alpha of Clovia house

Jena Sauber
edge editor

When the Thanksgiving turkey was not ready by dinner time, it took some creative thinking and patience on the behalf of Alpha of Clovia Scholarship House members to pull off a successful Thanksgiving dinner last fall.

"For our formal dinner, we had everyone there with guests," said Jordan Wheeler, junior in agribusiness and member of Clovia. "We had stuffing and vegetables and potatoes and no meat on the plate whatsoever. When 9 o'clock finally came, we announced that the turkey was finally ready if anybody wants some."

The wait made for a group of ravenous guests.

"Everybody came, they were so hungry," said Audrey Gritten, Clovia president and junior in gerontology and communications and speech disorders.

Cooking snafus and other household challenges are just a few of the things that make life interesting at the all-female Alpha of Clovia house, located at 1200 Pioneer Lane. Members of Clovia take turns managing household chores such as cooking and cleaning as part of the cooperative living house, actions that have led to more than just a clean house and good meals.

"I feel like we have a lot of pride in our house," said Laura Unruh, senior in agribusiness. "We take pride in what our house looks like because we all do something. We take pride in how our food is because we are the ones who make it."

A common background

The Clovia Scholarship House was founded in 1931 and is supported today by the Kansas 4-H Foundation and alumni. The current Clovia Scholarship House was built in 1967. Clovia started out as a sorority and a member of the Panhellenic Council, until 1961, when it became an independent cooperative house.

The organization stresses academic success, a cooperative living structure and sisterhood. Members must maintain at least a 2.65 grade point average, contribute to household tasks and participate in social events to build sisterhood.

Members are selected every year through an application and interview process, and incoming students with a background in 4-H, FFA or other similar programs are typically given priority.

"We are big on leadership, so if you had opportunities in high school, we look at what you can bring to Clovia. FFA and 4-H are really recommended, but they are not required," Gritten said. "The majority of the girls have a FFA or 4-H background."



Parker Robb | Collegian

TOP: Clovia women lounge, do homework, read, knit and enjoy each other's company in the family room of Clovia Monday evening.

LEFT: Chelsea Ahlquist, senior in agronomy, places a freshly-cooked pork chop on her plate during Monday evening's dinner at Clovia. The women of Clovia take turns planning out, buying ingredients for and cooking all the house meals.

RIGHT: McKayla Brubaker (left), sophomore in agricultural communications and journalism, and Ashley Stewart, sophomore in agronomy, study plant science together in Clovia's study room Monday evening. Many of the women in Clovia Scholarship House have backgrounds in 4-H and FFA.

CLOVIA | pg. 6



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The Council on Parking Operations

will hold an Open Forum to discuss proposed changes to bicycle regulations on Thursday, April 18th, 2013 in the Big 12 Room of the K-State Student Union. The meeting will run from 3:30 until 5:00 p.m., unless business is completed sooner.

Some proposed changes include:

- Requiring bicyclists to observe stop signs, stop lights, and to observe marked dismount zones
- Changing time for late fee addition from 8 days to 14 days, so bicycles and cars are the same
- Making it easier to dispose of bicycles after 60 days, to help keep racks clear

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Adidas' attempt to profit from Ware's injury unacceptable



Donald Pepoon

The most memorable story line of the 2013 NCAA tournament has to be Kevin Ware. The Louisville sophomore will forever be a part of March Madness history because of the gruesome injury he endured during the tournament's quarter-finals.

Fans will always remember how Louisville rallied around Ware and went on to win the national championship after an emotional rollercoaster ride, but what also won't be forgotten is how organizations reacted to Kevin Ware's situation.

Following Ware's injury, Adidas released T-shirts with "Rise to the Occasion" printed on the front and on the back in an obvious reference to Kevin Ware.

The shirts were immediately met with public outrage, and Adidas soon pulled the shirts from production. Critics cried that Adidas was using Ware's injury as an opportunity to make money, and, because of NCAA rules, Ware wouldn't see a cent of the revenue.

The situation became a central topic in the long-standing argument over whether student athletes should receive pay for their play. Opponents of the NCAA's rule prohibiting athletes from earning money were quick to point out this example of how the NCAA and a major sports apparel company can take advantage of a student athlete to generate revenue.

The shirts that Adidas created were a horrible and distasteful idea. Not only do they violate NCAA rules regarding apparel, but they also seek to take advantage of a student athlete's unfortunate situation and the publicity that came with it.

If not for the circumstances surrounding his injury, most of the nation would likely still not know who Kevin Ware is. While a solid

contributor, Ware was anything but a star on the Louisville roster. He averaged a meager 4.5 points a game during the 2012-13 season and was relatively unheard of outside of the Louisville fan base.

But because of the gruesome nature of his injury and the fact that it took place in a televised game in front of a national audience, Kevin Ware became a household name in a matter of hours. Twitter exploded with "pray for Ware" tweets, and millions became instant sympathizers of Ware and Louisville basketball.

But if this injury had taken place during a practice or game that wasn't nationally televised, would it have garnered the same response? Of course not, and this is why Adidas' attempt to make a profit off of a sad situation is particularly distasteful.

There is no way that a shirt would have been made and sold publicly for Ware's injury had it not been so greatly publicized. Ware's injury was gruesome, but it isn't any worse in terms of recovery time

than other notable injuries this season.

Nerlens Noel suffered a severe knee injury in February that effectively ended his season, but no one made T-shirts to commemorate the Kentucky star's situation. The T-shirts Adidas made weren't to honor Ware, they were made to capitalize on the public's emotions and an athlete's misfortune.

Regardless of the ethical question of whether they should have been made to begin with, the other problem many fans have with the T-shirts is that Ware won't be able to collect a dime of the profits.

If anyone should be profiting from an injury, it should be the athletes themselves. NBA prospects risk suffering a career-ending injury while playing college basketball, and, if one were to occur, they could potentially lose millions of dollars.

What harm is there of letting athletes collect a portion of the revenue they generate? Players shouldn't receive a salary by any means, but if they earned some percentage of every jersey sold with

their number on it and that money was put into a savings account that they could access upon leaving the university, it would create a safety net for those students to fall back on in the event that their careers are cut short.

A current issue in basketball is that college players are leaving too early for the NBA, but with the risk of losing out on millions of dollars, players with pro potential are understandably spending less time risking injury at the collegiate level. If those players were able to earn money while playing in college, they would have more incentive to stay in school.

There is a fine line between honoring a player and taking advantage of his situation, and Adidas crossed that line by producing Kevin Ware T-shirts. Until student athletes are able to earn a portion of the revenue they generate, no one should be profiting from their injuries.

Donald Pepoon is a sophomore in business administration. Please send comments to sports@kstatecollegian.com.

Two-minute drill: Oregon violates rules

Mark Kern
sports editor

NCAAF

On Tuesday, Oregon acknowledged that major violations had occurred under former head coach Chip Kelly, who is now head coach of the Philadelphia Eagles, according to an ESPN article.

The most notable violation was a payment of \$25,000 to scout Willie Lyles and Houston-based Complete Scouting Services in 2010. Lyles allegedly has connections with a past Oregon football player.

Oregon proposed a two-year probation for the school with one scholarship loss in each of the next three seasons, according to the school. When asked, Kelly said that the school cooperated 100 percent with the NCAA, and he has no other comment until the NCAA makes a decision.

NFL

Hall of Fame broadcaster Pat Summerall passed away on Tuesday at the age of 82 due to cardiac arrest, according to ESPN.

Summerall played 10 seasons in the NFL before becoming a sports commentator for the next 40 years of his life. During his time as a broadcaster he called 16 Super Bowls, as well as multiple Masters tournaments and the U.S. Open.

He was most famous for his NFL play-by-play commentary with John Madden. The duo is regarded as one of the best tandems in sportscasting history.

NBA

After the team's surprising release of Stephen Jackson, the Spurs needed a small forward. On Tuesday, they decided to bring in veteran forward Tracy McGrady, according to an ESPN report.

McGrady played in China this season, where he averaged 25 points to go along with 7.2 rebounds and 5.1 assists.

During his prime, McGrady was considered one of the best scorers in the NBA, winning the scoring title in 2003 and 2004.

T-Mac has one disadvantage: he has never won a playoff series. However, he will finally get an opportunity to achieve that with the Spurs, who are ranked as the No. 2 seed in the Western Conference.

BBALL | Wildcats to travel to Stillwater, Okla., this weekend

Continued from page 1

right fielder Jon Davis and sophomore shortstop Austin Fisher. Sophomore first baseman Shane Conlon added two hits of his own, including a single in the fourth to knock in the fourth run for the Wildcats.

Senior Jake Doller continued his role as a weekday starter for K-State, tossing three scoreless innings with no hits and two strikeouts. However, the righty walked four batters, prompting a pitching switch to freshman Haydon Nixon. Nixon kept the Shockers off the board in his two and a third innings, allowing one hit while striking out one, and walking one to earn his first win this season.

Head coach Brad Hill went to senior Gerardo Esquivel next, who pitched two and a third innings, allowing one run off one hit and striking out one. Freshman Jake Matthys came in for the ninth in a save situation, pitching a scoreless frame with one strikeout to earn his third save.

Wichita State finally got on the board in the bottom of the eighth, when Shockers' first baseman Casey Gillaspie grounded out to second to hit in Garrett Bayliff. Bayliff led off the inning with a double and advanced to third on a wild pitch.

The Wildcats continue their eight-game road trip this weekend as they travel to Stillwater, Okla., for a three-game series against the Oklahoma State Cowboys. K-State will look to build on their solid start to conference play, which has them at a 6-3 record and second place in the Big 12 Conference. Friday's game is slated for a 7 p.m. first pitch, followed by a 3 p.m. game on Saturday and a 1 p.m. series finale on Sunday.

Jed Barker | Collegian

Junior infielder **Ross Kivett** jumps to catch a fly ball for the third out during the top of the fourth inning against the Wichita State Shockers at Tointon Family Stadium on April 9. K-State won the game 7-6 and also won Tuesday's game 4-1, good for a season sweep.



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K-State-Salina prepares proposal for drone testing site

Sean Frye
staff writer

K-State is currently part of a group of schools and businesses in the state of Kansas that are preparing a proposal for the Federal Aviation Administration to become a test site for unmanned drones.

Drones, otherwise known as unmanned aerial systems, are a new technology within the U.S. military. Currently, drones are outlawed from U.S. airspace, but the law that will change in 2015 when drones will be given wide access to the airspace.

The FAA, in accordance with the upcoming law changes, is setting up six test sites for drones in order

to get the operators adjusted to U.S. airspace, and requested proposals for potential sites.

K-State is hoping to use areas surrounding the Salina campus as part of one of these sites.

"We're a good fit to help integrate the drones into our airspace," said Mark Blanks, the unmanned aerial systems program manager at K-State-Salina. "The capabilities we have as far as research capability are good, and there is airspace nearby that can be used for new systems. There's also a very strong emphasis on safety and aircraft development here."

Blanks said he feels the university is a good fit for a test site because of the school's history in aviation

education.

According to the university website, K-State is one of the first universities in the entire country to offer a bachelor's degree in unmanned aircraft systems.

"Our research, our past experience and our track record for unmanned aircraft systems make us a good site," Blanks said.

According to an article in the Kansas City Star, Kurt Barnhart, the executive director of the Applied Aviation Research Center at K-State-Salina, echoed those statements made by Blanks.

"Since there's that aeronautical expertise already here, we think it's a natural fit for Kansas to be part of the next wave of aviation," Barnhart

said in the Kansas City Star article.

If K-State is chosen to become a test site, Blanks said a lot of doors for research opportunities within the university will open up.

According to student body president-elect Eli Schooley, senior in political science, a drone test site at the Salina campus would coincide with the K-State 2025 plan.

"K-State 2025 is a lot about research, but it's also about providing unique educational experiences," Schooley said. "Having the drones could provide such an opportunity to the students, and I really think it could help K-State reach the K-State 2025 goal of being a top 50 public research university."

One student, however, said he

was cautious about the direct interaction of students with the drones.

"We should use the potential viewings as lessons for the students," said Blair Wilen, junior in business administration. "I think you should limit the direct interaction between students and the drones, though, for safety."

While Blanks agrees that having drones tested at K-State can bring research opportunities, it is not necessary in order to continue the progress that the aviation department at K-State-Salina is making toward the K-State 2025 goal.

"We're going to continue to head towards [K-State 2025] whether or not we become an officially designated test site," Blanks said.

Busy baristas: Students serve up caffeine fixes, food in Union



Evert Nelson | Collegian

Katie Thies, junior in photography, mixes a coffee drink at Caribou Coffee in the Student Union Tuesday night while Sara Morgan, senior in dance, wraps cream cheese in the background. Before closing at 7 p.m., the staff at Caribou prepares items for the next day while still making and serving drinks and snacks to customers.

Local, international news briefs

Mike Stanton
assistant news editor

Winners of Next Big Thing contest announced

The winners of K-State's Next Big Thing entrepreneurial competition were announced Tuesday. David Tierney, senior in chemistry and owner of Kansas Biodiesel Project and Lars Hanson, sophomore in business administration and owner of Breakout Sports Performance, tied for first place in the contest hosted by the College of Business Administration's Center for Advancement of Entrepreneurship.

According to a university release, more than 300 people registered for the contest, which is in its fifth year. Seventeen business ideas advanced to the final round, with Hanson's idea for a fitness video and Tierney's sustainable fuel projects coming out on top.

Poison detected on intercepted letter intended for Senator

According to a BBC article on Tuesday, a letter containing the lethal toxin ricin or another poisonous substance was mailed to Republican senator Roger Wicker of Mississippi. It was intercepted at a mail-handling center before reaching the capitol.

Ricin can be fatal when inhaled, swallowed or injected. The BBC said it is 1,000 times more toxic than cyanide.

It is unclear why the letter was sent to Wicker. Senators were briefed about the situation by the FBI in a closed-door meeting.

North Korean officials say they will not

warn South Korea before a strike

According to a CNN article by Jethro Mullen published Tuesday, the latest round of rhetoric from North Korea said the country would not give any warning before an attack on South Korea.

The comments are in response to a rally that the North's state-run news agency KCNA said took place in the South Korean capitol of Seoul, which they called "a monstrous criminal act."

Annual joint military drills between South Korea and the United States have continued to draw ire from Pyongyang and leader Kim Jong-Un. On Monday, Secretary of State John Kerry urged North Korea to tone down their rhetoric and to scrap their nuclear program if they wanted to engage in talks.

Senators introduce legislation to reform immigration system

A highly-anticipated proposal from a bipartisan group of eight senators was introduced Tuesday, according to a Washington Post article by David Nakamura. The comprehensive immigration bill includes a path to citizenship for undocumented workers currently living in the United States.

The Post said that, if the proposal were to pass, most of the 11 million people here in the country illegally could apply for a green card and later citizenship. Applicants would have to pay a \$1,000 fine, back taxes, learn English, remain employed and pass a background check.

The bill would also overhaul the border control system, guest worker programs and visa programs.

KSDA | Move could benefit students

Continued from page 1

throughout the state," said student body president-elect Eli Schooley, senior in political science.

Karen Blakeslee, extension associate for the department of animal sciences and industry, said the move makes sense because it allows KSDA to make connections not just with K-State, but also with the Kansas Wheat Innovation Center and the Kansas Wheat Commission.

Blakeslee also hopes to see the move benefit students in the classroom.

"They would be able to come on campus and maybe help with teaching some classes and talk to classes, especially like here with our food safety classes and our professors that work in the food safety area," Blakeslee said.

Lauren Henebry, freshman in agribusiness, said she is excited about the prospects of KSDA coming to Manhattan.

"I would hope that they will open doors for students to become involved in the agriculture of Kansas through internships and research projects, and hopefully lessen the gap of communication," Henebry said.

Editor's Note: This article was completed as an assignment for a class in the A.Q. Miller School of Journalism and Mass Communications.

SPEAKER | Credit card debt major issue

Continued from page 1

top reasons students get credit cards is, "for emergencies." She told the story of a friend getting a credit card for this purpose and ending up \$1,200 in debt, even though she only used it for emergencies.

"Life happens without a plan," Cruze said. "And Visa picked up the slack in her life. Visa has a plan. If they get a credit card in your hand, you'll use it."

Student debt is another major issue in students' lives. Cruze said that student debt has now surpassed credit card debt, which is more troubling because it can stay around longer. She also believes that a student can go through school without student loans by working 20 hours a week, or nine hours a week plus scholarships.

"Student loans are the roadblock of our generation," Cruze said. "People want to do many cool social issues things, like building wells in South America, but they can't do that stuff because they haven't paid off their student loans yet."

So what can students do? Cruze suggests first that students stay in school and start paying off debts starting from the smallest amount, not the largest. By paying off the smallest sum first, individuals may feel more confident and motivated to pay off larger debts.

"Personal finances are 80 percent emotion and 20 percent knowledge," Cruze said. "We call it a debt snowball."

Cruze also suggests that students live on less than they make. She suggests starting off with the "zero budget," where a student takes their income and split it into their expenses for the next month. If done correctly, the expenses and the income will cancel each other out, and, at the end of the month, the student will have zero dollars.

"I thought budgeting was the big takeaway," said MaryAnn Matney, junior in agricultural economics.

Matney said she has a few student loans and many scholarships from the university.

Cruze herself prefers the "envelope budget," where a student tallies up how much they spend on various expenses such as food or clothing. Once an average is set, they must take out the appropriate amount of money and put in an envelope and use only cash.

"Cash is emotional," Cruze said. "Your brain registers pain when you spend with cash rather than a card."

Finally, Cruze urged students to save at least \$500 for an emergency fund and have enough money in the bank to last a few months in case of job loss.

"The choices you make now will affect your choices in the future," Cruze said.

Jon Pope, president of Leonardville State Bank in Manhattan, agreed with Cruze about the importance of paying off student debt.

"It's critical to pay if off, and they should try to go through school without it," Pope said. "Her presentation should be held at every high school graduation."

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CLOVIA | Members share responsibilities, enjoy time together at scholarship house



Parker Robb | Collegian
Returning from class, a Clovia woman walks up the front steps of Alpha of Clovia Monday evening.



Parker Robb | Collegian
Katie Price (left), senior in animal sciences and industry, and Chelsea Ahlquist, senior in agronomy, work on homework in their personal study room Monday evening at Clovia.



Parker Robb | Collegian
Katie Price, senior in animal sciences and industry, cleans dishes after Clovia's Monday night dinner.

Continued from page 3

It was this common background that drew Wheeler to the house.

"When you come up to K-State, you are like, 'Oh my, I have no idea what I'm going to run into,' but when you move in here, it is so easy to be like, 'OK, she's exactly like me!' We are all so much alike, but all so very different," Wheeler said. "It's fun to interact with such different people that are so much like yourself. It's like seeing yourself in a different view."

Living with girls with similar backgrounds creates a comfortable and "homey" atmosphere in the house, Gritten said.

"I really enjoy it. I can sit around in my pajamas, and it's not weird to be around the girls because they don't care," Gritten said. "They are from similar backgrounds, like being from small towns. It's nice to be able to relax and not have to try too hard to impress people."

For Ashley Stewart, freshman in agronomy, the cooperative house has the same feeling of a home.

"I text my mom when I make it back to Manhattan from my house, and I always have to watch myself or correct it because I'll say 'I made it home,' instead of 'I made it back,'" Stewart said.

Shared responsibilities

Part of the "homey" feeling is due to the fact that Clovia members all contribute to the requisite cooking, cleaning and other general household tasks. A bulletin board in a first-floor hallway holds stacks of papers with assigned duties, and several other postings throughout the house describe specific duties and the people responsible for them.

"We all have to cook and

clean—and do all that stuff," Unruh said. "We kind of learn all that kind of stuff that we've been made to do through 4-H or other leadership experiences."

Alma Deutsch, or "Mom Alma," has been the Clovia house mother for five years. She was quick to boast about the how hard the Clovia women work to maintain their house.

"They have such a great work ethic because they've grown up either on farms or in working families," Deutsch said. "They work very hard."

Wheeler agreed that their common background helps make housework easier.

"It makes it easier with the work ethic we grew up with. We do the chores because we know we have to," she said. "It was instilled in us by our parents. We know how to do our chores in order to keep our house looking good."

The students take turns cooking meals, and they are responsible for all aspects of the process, including making the menu, buying the food and cooking the meals. On this Monday night, the girls had just finished pork chops, and it was rumored that sweet and sour chicken was on the menu for later in the week.

"Pinterest foods have been pretty hot lately, especially with the desserts," Gritten said.

Even with new recipes, the food is good, Deutsch said.

"We have good, home-cooked meals with homemade rolls we make twice a week here," Deutsch said.

Cooking for around 60 people can sometimes present its own challenges.

"Things get kind of goofy every once in a while," Gritten said with a laugh. "For some of those first-timers, it gets questionable."

Once, Gritten said, a Clovia girl made a cake, but it didn't

quite-bake all the way through. Her attempt at covering up the fallen middle with whipped cream was unsuccessful.

"They also convinced her that she had to make sweetened condensed milk," Gritten said. "She had never baked before, so she was trying to find a recipe for sweetened condensed milk."

Even though meals do not always go as planned, cooking is a positive experience and turns out all right in the end, Gritten said.

"People don't whine if someone goof's up. It's funny," Gritten said. "They don't live it down for a couple of weeks, but it's fun."

All for fun

The goofy moments do not stop with flopped cooking adventures. Each semester, the students participate in a "prank week." In the fall, every pledge has the opportunity to prank her senior Clovia mentor, also known as a "big sister" or just "big." In the spring, the roles are reversed.

"One girl got a 'jungle' in her room. All the plants from the building were put in the corner of her room," Stewart said. "It was funny to watch her try to figure out where each plant belonged and return it."

Some pranks are rather more... damp.

"Last spring, they poured water and fish into a saran-wrapped tile in my ceiling. We got back to the house and were like 'Are you kidding me?' We had to poke a hole in the saran wrap and just held a bucket up there," Wheeler said. "A fish got stuck, and I was like 'I can't do this!' It was terrible, but funny."

One year, a prank involved building a miniature beach in one girl's room.

"Then we outlawed sand after that," Wheeler said. "But



Parker Robb | Collegian
A Clovia woman marks that she is present for Alpha of Clovia's Monday evening meal. Clovia women who cannot be present during the designated serving time for a meal can sign up for a "late plate" and have food set aside for them to eat later.

everyone walked by it and said 'That's amazing! You get some pretty creative stuff.'"

The girls attempt to keep it respectful and considerate most of the time, Stewart said. "We each get one 'no touch' thing, like a laptop or a closet," Stewart said. "This makes sure the other girls know that is off limits. People are usually pretty respectful during pranks."

History and the future

The K-State Alpha of Clovia organization is the oldest of its kind and one of only two remaining groups in the nation. The other one is located in Minnesota.

"As new members, we have four tests about the rules of the house, the greek letters and one test on the history," Wheeler said. "That's always interesting because learning about it, it has a really deep history. It's fun to learn about."

Although they are one of only two chapters, the Clovia house is experiencing growth and higher retention rates.

"Our retention is up," Gritten said. "We only have 13 or 14 spots open for next year, where we used to have 25 or 28 spots. We already have over 30 applicants for next year, and more will come in later in April and May and this summer."

The house relies mainly on word of mouth to draw in new members.

"I go back to my hometown and talk to high school students and the local extension agent, talking about Clovia," Stewart said.

Wheeler agreed, adding that she has already spoken to current high school students who may be interested in joining Clovia in the future.

"We can all talk about Clovia so much, and we love to," Wheeler said.

Word of mouth and firsthand experience were what

led Callie Umholtz, senior in hotel and restaurant management, to join the house.

"My older sister lived in the house, and I'd been up here and visited the house. One of the girls that I graduated high school with actually came up here our first year out of college," Umholtz said. "I'd been around here because of that and kind of liked the atmosphere. I'd already known and liked some of the girls up here, so I decided to apply."

Although the current members of Clovia will eventually graduate and move out of the house, the friendships and experiences gained while there will stay with them, Wheeler said.

"You meet friends for life here," she said. "You know when you get married, they will be there. They are going to be there when you have kids. No matter where you go in life, there will be a Clovia there, every step of the way. I love it."

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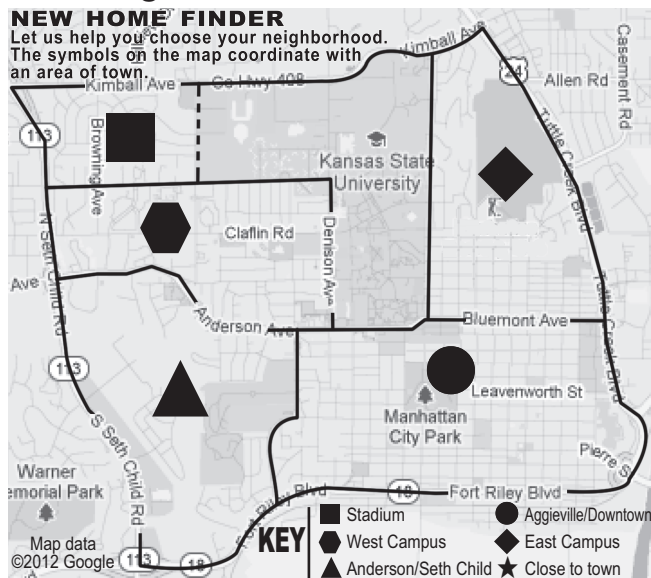
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LITERACY | PFC offers resources for improving financial knowledge, savvy

Continued from page 1

“As students, you generally have very limited resources, but you have a lot of expenses that you have to take care of,” Kaus said. “That can be very challenging, especially if you are not well-informed about these kinds of problems.”

In 2013, a study done by FICO, the biggest credit-scoring firm in the country, found that the total outstanding student loan debt in the U.S. jumped to \$1 trillion. Jacobs, who is set to graduate in May, said that student loans and other forms of debt are one of the biggest reasons that it is especially important for college students to be well-versed in financial concepts.

“Getting rid of debt is one of the most important things for me, because as a finance major I know what holding onto debt can do to you over the long run,” Jacobs said. “But you have to be aware of these facts or they can ruin you.”

PFC provides various personal financial planning tools such as *SALTmoney.org*, and also holds programs to give students helpful tips to manage their money.

“PFC holds several activities where students can interact with our peer counselors and learn about numerous topics related to personal finance management,” Bogovic said. “Some of our most popular activities are ‘Spring Break Not Spring Broke’ and ‘Marriage and Money’ programs.”

The group also co-hosts speakers to give insight on related topics. For example, PFC was among several groups that brought in Rachel Ramsey Cruze, daughter of well-known money expert Dave Ramsey, to speak about financial management.

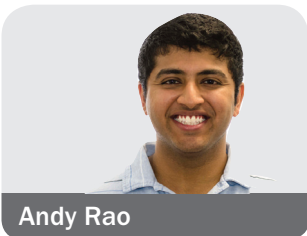
Free resources such as these, Bogovic said, could help students understand and become more interested in making sound decisions.

“Financial stability can be a great asset, especially because of recent economic instability,” he said. “It can enable us to live full and happy lives.”

Jacobs agreed, saying that although money can’t necessarily buy happiness, financial literacy and knowledge can provide a long-term vision for life and a clear-cut plan of what direction to go in the future.

“Going forward, I know I am going to want to buy a house, start investing in a retirement plan and probably even stocks and options,” he said. “There are so many resources out there, but we as students have to go out there and take advantage of them. The best thing you can do as a student is read, watch the news and stay informed because, when it comes down to it, you can’t count on anybody but yourself.”

5 tips to starting a successful student-run business



Andy Rao

In the midst of pursuing an education, many students never get a chance to explore what may be the most exciting opportunity of their lives: running their own business.

Entrepreneurship is the engine that drives the U.S. economy. According to the United States Small Business Administration, there were 27.5 million small businesses in the U.S. in 2009. A small business is defined as any firm that has fewer than 500 employees, and these businesses make up 99.9 percent of total businesses in the country.

As a student entrepreneur, you are more than capable of starting your very own small business provided you have identified a need in the market and you can keep yourself motivated enough to see it through.

Here are five tips to starting a successful student-run business:

- 1. Identify a market need and research your opportunities**
Although it may seem like every problem we have today has some sort of answer to it, the fact remains that consumers are always looking for something faster, cheaper, more convenient or just cooler than what already exists.
As a student entrepreneur, your job is to keep your eyes out for those opportunities and match those opportunities with your skill set. Find out what you are passionate about and see if there is a need in that market. If you have an idea that you think could be revolutionary, don’t dismiss it.
Entrepreneurship is all about bridging needs and resources. Find a way to give people what they want and you are well on your way to success.
- 2. Keep startup costs low**
According to the SBA, the average cost to start a new business from scratch adds up to about

\$30,000. For those of you who are students and have that much disposable income to play with, more power to you. For the other 99.9 percent of students, however, investing that much cash to start your venture is probably not only a scary thing to think about, but also impossible.

Don’t let this scare you, though.

Many of the world’s biggest companies actually started in areas like the owner’s garage or the back of a truck (See: Nike). The trick to not drowning yourself in debt is to look for industries that have little to no startup costs.

Usually this means starting a service-based company that minimizes the use of expensive inventory, but there are a lot of other options that could help you control startup costs.

- 3. Use all of the resources available to you as a student**
Too many times entrepreneurs forget to take advantage of the information and resources that are readily available.
As a K-State student, you have an ample amount of tools at your disposal. From organizations such as Career and Employment Services and Powercat Financial Counseling that could help you with market research and budgeting techniques, to the venture starters sponsored by the K-State Center for Advancement of Entrepreneurship, there are tons of free sources of information that could help you start your business.
- 4. Ensure financial accuracy, keep your books transparent**
One of the biggest downfalls of any business, no matter the size or industry, is failure to monitor financial health. A lot of this can be attributed to inaccurate accounting or just a complete lack of organization or documentation.
Accounting is commonly known as “the language of business” for a reason — without an accurate, reliable and organized method of record keeping, you will never be able to track your revenues and subsequent expenses.
Part of financial responsibility is to make an effort to make these records as correct and transparent as possible so that the information can also be shared.



- 5. Be adaptable and open-minded to changes**
If there is one thing that I’ve learned in life, it is that things rarely go as planned. Adaptability is a must-have, especially as an entrepreneur, because the world of business is constantly changing. What may have been in demand one day could be obsolete by the next.
As a student entrepreneur, you

have an advantage: a large demographic that is usually very in touch with what’s cool and with general market demands. That’s a tremendous edge because it can give you the inside story on what the general public wants from businesses, giving you the ability to make adjustments to the market.

Andy Rao is a junior in finance and accounting. Please send comments to news@kstatecollegian.com.

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